

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
John Hebal, Jr.
Debtor

Case No. 20-00284-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jul 08, 2025

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2025:

Recip ID	Recipient Name and Address
db	+ John Hebal, Jr., 1050 N. James St., Hazleton, PA 18202-1758
aty	Christine Kinderdine, 3232 Newmark Drive, Springboro, OH 45066
5294985	+ Chase Auto Loan Payment, Attn: Chase Recovery Payment, P.O. Box 901079, Forth Worth, TX 76101-2079
5294987	+ Debra Day, 1050 N. James St., Hazleton, PA 18202-1758
5294989	+ Debt Recovery Solutions, 284 Main St, Dupont PA 18641-1960
5307662	+ Greater Hazleton Joint Sewer Auth, c/o Joseph D Ustynoski Esq, 101 West Broad St Ste 205, Hazleton, PA 18201-6303
5294991	+ Greater Hazleton Joint Sewer Authority, 500 Oscar Thomas Drive, P.O. Box 651, Hazleton, PA 18201-0651
5294992	+ Hazle Township Refuse, P.O. Box 24, Lattimer Mines, PA 18234-0024
5294993	Hazleton City Authority, 400 E. Arthur Gardner Pkwy., Hazleton, PA 182010-7395
5294994	Humana, P.O. Box 371400, Pittsburgh, PA 15250-7400
5294999	+ Luzerne County Tax Claim Bureau, 1170 Highway 315, Suite 5, Plains, PA 18702-6906
5295001	+ Municipal Authority of Hazle Township, P.O. Box 502, Harleigh, PA 18225-0502
5295002	+ Northeast Revenue Service, LLC, 200 North River St., Wilkes-Barre, PA 18711-1004
5295004	PNC Bank, N.A., P.O. Box 97982, Cleveland, OH 44101
5295005	PNC Bank, N.A., 332 Newmark Dr., Miamisburg, OH 45342
5295007	+ Service Electric Cablevision, 380 Maplewood Dr., Hazle Twp, PA 18202-8200
5294986	+ Valor Intelligent Processing, PO Box 959, Orange Park, FL 32067-0959
5295008	+ Vantage Trust FCU, 881 Mundy St., Wilkes-Barre, PA 18702-6939

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5294983	+ Email/Text: mnapoletano@ars-llc.biz	Jul 08 2025 18:38:00	Ability Recovery Svcs. LLC, P.O. Box 4031, Wyoming, PA 18644-0031
5294984	+ EDI: JPMORGANCHASE	Jul 08 2025 22:37:00	Chase Auto Finance, National Bankruptcy Dept., 201 N. Central Ave., AZ1-1191, Phoenix, AZ 85004-1071
5294988	^ MEBN	Jul 08 2025 18:35:20	Debt Recovery Solutions, 6800 Jericho Turnpike, Ste. 113F, Syosset, NY 11791-4401
5294995	+ EDI: LCIICSYSTEM	Jul 08 2025 22:37:00	IC Systems, P.O. Box 64378, Saint Paul, MN 55164-0378
5333451	EDI: JPMORGANCHASE	Jul 08 2025 22:37:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix AZ 85038-9505
5294997	^ MEBN	Jul 08 2025 18:35:22	KML Law Group, P.C, Suite 5000, BNY Mellon Independence Ctr., 701 Market St., Philadelphia, PA 19106-1538

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5294998	Email/Text: tullio.deluca@verizon.net	Jul 08 2025 18:38:00	Law offices of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504
5314500	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 08 2025 18:38:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5295000	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 08 2025 18:38:00	Midland Funding, LLC, 2365 Northside Drive, Ste. 300, San Diego, CA 92108-2710
5295003	+ EDI: AGFINANCE.COM	Jul 08 2025 22:37:00	OneMain Financial Bankruptcy Dept., P.O. Box 6042, Sioux Falls, SD 57117-6042
5319734	Email/Text: Bankruptcy.Notices@pnc.com	Jul 08 2025 18:38:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
5295006	^ MEBN	Jul 08 2025 18:35:26	PPL Electric Utilities, 827 Hausman Rd., Allentown, PA 18104-9392
5295009	+ EDI: VERIZONCOMB.COM	Jul 08 2025 22:37:00	Verizon Bankruptcy Dept., 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank N.A, P.O. Box 94982, Cleveland, OH 44101
5294996	*+	John Hebal, Jr., 1050 N. James St., Hazleton, PA 18202-1758
5294990	##+	Falcone Oral & Maxillofacial Surgery, PC, 668 N. Church St., Ste. 10, Hazleton, PA 18201-3189

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2025 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor JPMorgan Chase Bank N.A. amps@manleydeas.com
Denise E. Carlon	on behalf of Creditor PNC Bank N.A bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
James Warmbrodt	on behalf of Creditor PNC Mortgage a division of PNC Bank, National Association bkgroup@kmlawgroup.com
Tullio DeLuca	

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on behalf of Debtor 1 John Hebal Jr. tullio.deluca@verizon.net

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1

John Hebal Jr.

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3253

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:20-bk-00284-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:John Hebal Jr.
aka John Hebal7/8/25**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.